



Capitol
NEWS

State Senator Martha G. Scott

LEGISLATIVE INFORMATION FOR MY CONSTITUENTS IN THE 2ND DISTRICT

February 2008

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Dear Friends:

As we begin this new year, I return to Lansing with renewed energy and optimism. The past year in the legislature was a difficult one, marked by budget challenges, bitterness and acrimony. I am hopeful that 2008 brings a new spirit of cooperation and collaboration as we seek to work together to solve the many issues facing our state.

On January 29, 2008, Governor Jennifer Granholm presented her vision of Michigan's future in her annual State of the State address. In it, she highlighted a number of programs that will help grow Michigan's economy and create new jobs. In addition, she made clear the importance of education in our efforts to revive and redirect our economy. She proposed the creation of smaller, more relevant high schools to prepare students for new 21st century jobs. And she has proposed raising the school drop-out age from 16 to 18 years old.

Overall, her message contained many practical steps we can take to assure well-paying jobs, accessible health care, and safe communities in which to work and live.

I was especially pleased at her announcement that she will appoint an Insurance Advocate to help people struggling to purchase affordable insurance. As you know, this is an issue near and dear to my heart. And I hope this positive step is an indication that affordable insurance for all Michigan residents will soon become a reality.

I was also heartened to hear Gov. Granholm call for increased cooperation and an end to the partisan legislative bickering that so marked the past year. The issues important to her – education, jobs, health care, and safety – are issues for ALL of us. So let's work together to bring Michigan back.

Happy New Year!

Martha G. Scott
State Senator
District 2



Action Needed On Insurance Reform Package

On January 22, 2008, a 13-bill legislative package was introduced in the Senate. The legislation is intended to protect consumers, restore checks and balances in Michigan’s insurance industry, and bring fairness to the system. The legislation will also prohibit insurers from discriminating based on socioeconomic characteristics in setting rates.

The bills I am co-sponsoring will allow the Insurance Commissioner to determine that a rate is “unreasonably high” and therefore “excessive.” Currently, if the Insurance Commissioner can find two companies offering the same rate it cannot be deemed “excessive.” A second bill will disallow insurance companies to penalize policyholders based on gaps in insurance coverage.

Additional bills in the package would bring transparency to the Michigan Catastrophic Claims Association (MCCA), prohibit insurance companies from charging consumers twice for catastrophic claims, and require insurance companies to refund excess premiums to

ratepayers if the Insurance Commissioner determines that the rates were excessive or unfairly discriminatory.

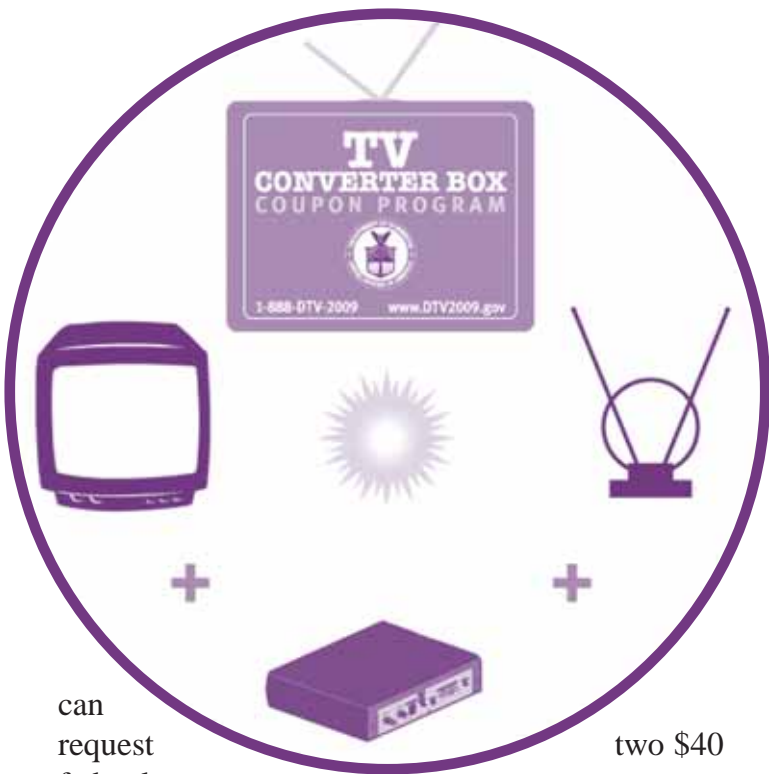
While I am pleased at the introduction of these bills, I will not celebrate until these bills, along with other major insurance reforms, are passed into law. Until then, I will continue to urge my colleagues during every session to ACT on my bills.



Government Coupons Available For Digital Converter Boxes

Beginning February 18, 2009, anyone who does not own a digital set and still gets their programming via over-the-air antennas will no longer receive a picture. On that day, the television industry will complete its transition from old-style analog to all-digital broadcasting. Owners of older, low-tech televisions will need to purchase special converter boxes to continue receiving service.

The converter boxes are expected to cost between \$50 and \$70 and will be available at most major electronics retail stores. However, you



can request federal government coupons to help defray the cost of the converter boxes. The National Telecommunications and Information Administration is now accepting requests for

two \$40 coupons per household to be used toward the purchase of the boxes.

Viewers who have satellite or cable service will not need a converter box.

To request a coupon, consumers can apply online at <http://www.dtv2009.gov>. The government also has a 24-hour hotline to take requests, 1-888-DTV-2009 (1-888-388-2009).

The giveaway basically works under the honor system. The first 22 million coupons will go to all households that request them. That would include a residence that gets cable service for one television but has a spare TV that still uses an antenna. The remainder of the coupons are meant only for those who do not subscribe to a pay-television service.

Senate Democrats Push For Affordable, Accessible Health Care

Initiative to help Michigan families and businesses

We all know that health care costs are escalating dramatically. Businesses cannot continue to pay these costs and compete in global markets if they pay health care costs when their competitors do not. Currently, one million Michigan residents are uninsured.

Unfortunately, Washington continues to ignore these problems.

That's why members of the Senate Democratic Caucus recently joined members of the Michigan Health Care Security Coalition, a statewide coalition whose goal is to place health care reform on the November 4, 2008 ballot. The Health Care Security initiative would require the legislature to enact reform legislation that would control and reduce health care costs,



ensure that people who currently have health insurance won't lose it, and provide health insurance for those without it.

Michigan Health Care Security Campaign Coalition members include dozens of

organizations that represent health care professionals, seniors, the faith community and many others.

For more information, visit

www.healthcareformichigan.org.

February Is National Heart Month

Think of February and think of Valentine's Day. But here's another reason to think beyond that heart-shaped box of candy you received. It's no coincidence that for more than 40 years Congress has declared February American Heart Month.

As a member of Women in Government and state director of this organization, I am supportive of their recently issued policy recommendations on the prevention of heart disease in women and utilization of Medicare's preventive services.

Heart disease is the leading cause of death of women in the United States. Statistics show that approximately 39 percent of all female deaths are attributed to heart disease. That includes coronary heart disease, stroke and other forms of cardiovascular disease. In comparison to men, women are 1.5 times more likely to die within one year after a heart attack.

Research also shows that heart disease has a disproportionate burden in minority women. Hispanic women are more likely to develop cardiac risk factors earlier than Caucasian women, and death rates due to heart disease are significantly higher in African American women than in Caucasian women. Furthermore, the risk of heart disease and stroke increases as a woman gets older.

American Heart Month is a perfect opportunity to think about the activities we pursue to stay healthy and fit.

We can start by taking an active role in maintaining our health. You can do that by eating right, exercising, eliminating smoking and excessive drinking, and getting an adequate amount of sleep. Also schedule regular medical checkups to identify and correct potential health problems before they get out of hand.

Outside hobbies can also help reduce stress and protect your heart health, particularly those that involve regular physical effort. Walking provides the most benefit with the least amount of preparation, equipment or scheduling.

While American Heart Month is important to our well-being, the sentimental side of Valentine's Day plays a role as well. So be sure to maintain supportive and caring relationships in your life.

If you're still enjoying your heart-shaped box of chocolates, make sure they are only occasional treats. Your reward will be a long, active and healthy heart and life.





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How To Keep Warm This Winter

If you are a low-income resident challenged by the winter's heating costs, here are some resources that could help:

The Heat & Warmth (THAW) Fund:

DTE Energy customers who meet the guidelines, are in shut-off status, and have exhausted all federal and state funding programs, may be eligible for assistance. For assistance, contact one of the following administrators: United Way (dial 211); for cell phone users, (toll-free) 1-800-552-1183; or THAW directly at (toll-free) 1-800-866-8429; or visit <http://my.dteenergy.com/paymentOptions/eligibility.html>.

Low Income Home Energy Assistance Program (LIHEAP):

This is federal money given to each state to assist low-income families with energy costs. In Michigan, the LIHEAP block grant is used for the following programs: Home Heating Credit; State Emergency Relief (SER); and Weatherization Assistance Program (WAP). For more information about LIHEAP, call the DHS Energy Hotline (toll-free) 1-800-292-5650 between the hours of

8:00-11:45 a.m. and 1:00-4:15 p.m. or visit http://www.michigan.gov/dhs/0,1607,7-124-5453_5531-15420--,00.html on the web.

Michigan Energy Assistance Directory:

Weatherization Agency:
Wayne Metropolitan Community Action Agency
3715 W. Jefferson Avenue
Ecorse, MI 48229
313-843-2550

State of Michigan Energy Assistance and Home Heating Credit (HHC):

www.michigan.gov/heatingassistance
Area Agency on Aging: (toll-free) 1-800-815-1112
Michigan Community Action
Agency Association: 313-843-2550
Warm Training Center: 313-894-1030

State Launches Toll-Free Number To Help Consumers Facing Foreclosure

Governor Jennifer M. Granholm recently announced a new toll-free hotline to provide homeowners facing mortgage foreclosure counseling services and advice on how to avoid losing their home. The toll-free number is 1-866-946-7432.

Operated by Michigan State Housing Development Authority (MSHDA), the hotline will direct homeowners to a housing counselor in their county or to technical experts in the MSHDA homeownership division. The toll-free hotline is sponsored

by the MSHDA "Save the Dream" campaign. To learn more about the foreclosure prevention initiative, you can visit this website:
http://www.michigan.gov/mshda/0,1607,7-141-45866_47905-177801--,00.html.

